# IMPORTANT INFORMATION from Congresswoman Allyson Schwartz



### Identity Theft and You: Get the facts on how to protect yourself

Identity theft is a growing issue for all of us - it is currently estimated that identity theft costs victims \$5 billion a year. As people continue to use the internet more for online shopping, banking and investing, and as people continue to increase use credit and debit cards, we provide many opportunities for identity thieves to obtain our important information. Please contact my office, the Federal Trade commission or attend one of my upcoming seminars on identity theft to learn more about protecting yourself from this epidemic.

#### FREE CREDIT REPORTS AVAILABLE FOR ALL

I am pleased to report that the federal Fair Credit Reporting Act now makes it possible for all U.S. consumers to receive their credit report from consumer reporting agencies free of charge. This credit report, previously could only be obtained by paying a fee, is now available to you free of charge once every twelve months. Consumers have the right to know their own credit report, and with the rise in identity theft nationwide, credit reports have become even more important. Now these reports are free and can be obtained by the three nationwide consumer reporting agencies - Equifax, Experian and TransUnion.

#### There are three ways to receive your free credit report:

- 1. Log onto www.annualcreditreport.com
- 2. Call 1-877-322-8228
- Complete the Annual Credit report Request Service Form, which can be found on www.ftc.gov/credit

If you need any assistance with this process, please contact one of my local offices and we will be happy to help.



#### Mark your calendar

I would like to invite you to a very important seminar on how to protect yourself from identity theft. Representatives from my offices, along with the Federal Trade Commission, will conduct these seminars throughout the 13th Congressional District on Identity Theft and how to protect yourself from this growing problem. I encourage you to attend one of these very important meetings.

#### **Identity Theft Forums**



February 6 7:00-8:30 PM
DeVry University,
1140 Virginia Dr., Ft. Washington,
(215) 591-5740



February 13 7:00-8:30 PM
Holy Family University
9801 Frankford Ave., Philadelphia
(215) 281-0722



### Congresswoman Schwartz

## ANNOUNCES INTERNET SAFETY WORKSHOPS

As we all grow more dependent on computers and the internet in our daily lives, we also grow more susceptible to security and fraud problems. From using the internet to shop, bank and invest to depending on computers for work or play, we all face the problems of identity theft, viruses, or worrying about what our children are doing online.

That's why I'm sponsoring a series of Internet Safety Workshops so that you and your family can learn more about how to protect yourselves. These free workshops will feature people familiar with ways to protect yourself from online dangers and will cover topics such as computer security, spam and spyware, computer fraud including identity theft and safe computing for children. Whether you are a parent, teacher or simply own a home computer, this workshop will provide valuable information for protecting yourself and your family online.



#### **Internet Safety**



#### March 6

7:00-8:30 PM
Montgomery County
Community College
Science Center, Room 214



#### March 27

7:00-8:30 PM
JCC Klein Branch,
10100 Jamison Ave
Philadelphia

#### **Contact Information:**

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> PRE-SORTED STANDARD